

**Fill in this information to identify your case and this filing:**

Debtor 1 Chad Richard Garrett  
First Name Middle Name Last Name

Debtor 2 Melodie Jeanne Garrett  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number \_\_\_\_\_

☐ Check if this is an amended filing

**Official Form 106A/B**  
**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1

41 Walden Drive  
Street address, if available, or other description

Mountain Top PA 18707  
City State ZIP Code

Luzerne  
County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

CMA less 10%

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

| Current value of the entire property? | Current value of the portion you own? |
|---------------------------------------|---------------------------------------|
| <u>\$252,000.00</u>                   | <u>\$252,000.00</u>                   |

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**  
JTWROS

☐ **Check if this is community property**  
(see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>**

\$252,000.00

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Chad Richard Garrett  
Debtor 2 Melodie Jeanne Garrett

Case number (if known) \_\_\_\_\_

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No  
☒ Yes

3.1 Make: Chevrolet  
Model: Silverado  
Year: 2005  
Approximate mileage: 121000  
Other information:

**Who has an interest in the property?** Check one

☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property**  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**Current value of the portion you own?**

\$5,916.00

\$5,916.00

3.2 Make: Jeep  
Model: Wrangler Sahara  
Year: 2017  
Approximate mileage: 49000  
Other information:

**Who has an interest in the property?** Check one

☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property**  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**Current value of the portion you own?**

\$21,494.00

\$21,494.00

3.3 Make: Ford  
Model: Fusion  
Year: 2017  
Approximate mileage: 100000  
Other information:

**Who has an interest in the property?** Check one

☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this is community property**  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**Current value of the portion you own?**

\$6,209.00

\$3,104.50

3.4 Make: Volkswagen  
Model: Jetta S  
Year: 2016  
Approximate mileage: 76000  
Other information:

**Who has an interest in the property?** Check one

☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property**  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**Current value of the portion you own?**

\$7,938.00

\$7,938.00

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No  
☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

\$38,452.50

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

Debtor 1 Chad Richard Garrett  
Debtor 2 Melodie Jeanne Garrett

Case number (if known) \_\_\_\_\_

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes. Describe.....

Household Goods and Furniture

\$4,000.00

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes. Describe.....

Electronics

\$2,000.00

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No  
☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No  
☒ Yes. Describe.....

Mixing Board and Speakers

\$500.00

Drum Set

\$125.00

(4) Guitars

\$400.00

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe.....

Clothing

\$400.00

Clothing

\$600.00

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No  
☒ Yes. Describe.....

Jewelry

\$250.00

Jewelry

\$350.00

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

- ☐ No  
☒ Yes. Describe.....

Dog

\$0.00

**14. Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No  
☐ Yes. Give specific information.....

Debtor 1 Chad Richard Garrett  
Debtor 2 Melodie Jeanne Garrett

Case number (if known) \_\_\_\_\_

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$8,625.00

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash \$10.00

Cash \$10.00

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. Checking Bank of America \$248.00

17.2. Savings Bank of America \$10.00

17.3. Bank of America \$30.00

17.4. Savings Bank of America \$3.00

17.5. Savings Police & Fire FCU \$30.00

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

Debtor 1 Chad Richard Garrett  
Debtor 2 Melodie Jeanne Garrett Case number (if known)

|         |                              |             |
|---------|------------------------------|-------------|
| Pension | Bank of America Pension Fund | \$36,052.00 |
| 401(k)  | Newport Retirement Services  | \$7,040.00  |
| 401(k)  | Merrill Lynch                | \$21,684.00 |
| 401(k)  | Merrill Lynch                | \$56,143.00 |

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

IRS Tax Refund

Federal

\$9,342.00

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Debtor 1 Chad Richard Garrett  
Debtor 2 Melodie Jeanne Garrett

Case number (if known) \_\_\_\_\_

|   |        |        |
|---|--------|--------|
| Life Insurance via Employer<br>*No Cash Surrender Value | Spouse | \$1.00 |
|---|--------|--------|

|   |        |        |
|---|--------|--------|
| Life Insurance via Employer<br>*No Cash Surrender Value | Spouse | \$1.00 |
|---|--------|--------|

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No  
☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

- ☒ No  
☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$130,604.00

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

- ☒ No  
☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

\$0.00

Debtor 1 Chad Richard Garrett  
Debtor 2 Melodie Jeanne Garrett

Case number (if known) \_\_\_\_\_

**Part 8:** List the Totals of Each Part of this Form

|  |              |   |
|--|--------------|---|
| 55. Part 1: Total real estate, line 2 .....                      |              | \$252,000.00                              |
| 56. Part 2: Total vehicles, line 5                               | \$38,452.50  |   |
| 57. Part 3: Total personal and household items, line 15          | \$8,625.00   |   |
| 58. Part 4: Total financial assets, line 36                      | \$130,604.00 |   |
| 59. Part 5: Total business-related property, line 45             | \$0.00       |   |
| 60. Part 6: Total farm- and fishing-related property, line 52    | \$0.00       |   |
| 61. Part 7: Total other property not listed, line 54             | +            | \$0.00                                    |
| 62. Total personal property. Add lines 56 through 61...          | \$177,681.50 | Copy personal property total \$177,681.50 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 |              | \$429,681.50                              |

**Fill in this information to identify your case:**

|   |  |             |           |
|---|--|-------------|-----------|
| Debtor 1                                | <u>Chad Richard Garrett</u>            |             |           |
|   | First Name                             | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | <u></u>                                |             |           |
|   | First Name                             | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>MIDDLE DISTRICT OF PENNSYLVANIA</u> |             |           |
| Case number<br>(if known)               | <u></u>                                |             |           |

☐ Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property                    | Current value of the portion you own<br><small>Copy the value from <i>Schedule A/B</i></small> | Amount of the exemption you claim<br><small>Check only one box for each exemption.</small>  | Specific laws that allow exemption |
|---|--|---|------------------------------------|
| <b>Debtor 1 Exemptions</b>  |  |   |                                    |
| 41 Walden Drive, Mountain Top, PA 18707<br>Luzerne County CMA less 10%<br>Line from <i>Schedule A/B</i> : 1.1 | \$252,000.00   | <input checked="" type="checkbox"/> \$11,218.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(1)              |
| 2005 Chevrolet Silverado 121000 miles<br>Line from <i>Schedule A/B</i> : 3.1                                  | \$5,916.00   | <input checked="" type="checkbox"/> \$4,450.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(2)              |
| 2005 Chevrolet Silverado 121000 miles<br>Line from <i>Schedule A/B</i> : 3.1                                  | \$5,916.00   | <input checked="" type="checkbox"/> \$1,466.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(5)              |
| Household Goods and Furniture<br>Line from <i>Schedule A/B</i> : 6.1  | \$4,000.00   | <input checked="" type="checkbox"/> \$2,000.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(3)              |
| Electronics<br>Line from <i>Schedule A/B</i> : 7.1  | \$2,000.00   | <input checked="" type="checkbox"/> \$1,000.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(3)              |



Debtor 1 Chad Richard Garrett  
Debtor 2 Melodie Jeanne Garrett

Case number (if known)

| Brief description of the property and line on Schedule A/B that lists this property     | Current value of the portion you own<br>Copy the value from Schedule A/B | Amount of the exemption you claim<br>Check only one box for each exemption.   | Specific laws that allow exemption |
|---|--|---|------------------------------------|
| Mixing Board and Speakers<br>Line from Schedule A/B: 9.1                                | \$500.00   | <input checked="" type="checkbox"/> \$500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 U.S.C. § 522(d)(5)              |
| Drum Set<br>Line from Schedule A/B: 9.2   | \$125.00   | <input checked="" type="checkbox"/> \$125.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 U.S.C. § 522(d)(5)              |
| (4) Guitars<br>Line from Schedule A/B: 9.3  | \$400.00   | <input checked="" type="checkbox"/> \$400.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 U.S.C. § 522(d)(5)              |
| Clothing<br>Line from Schedule A/B: 11.1  | \$400.00   | <input checked="" type="checkbox"/> \$400.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 U.S.C. § 522(d)(3)              |
| Jewelry<br>Line from Schedule A/B: 12.1   | \$250.00   | <input checked="" type="checkbox"/> \$250.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 U.S.C. § 522(d)(4)              |
| Cash<br>Line from Schedule A/B: 16.1  | \$10.00  | <input checked="" type="checkbox"/> \$10.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | 11 U.S.C. § 522(d)(5)              |
| Bank of America<br>Line from Schedule A/B: 17.1   | \$248.00   | <input checked="" type="checkbox"/> \$124.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 U.S.C. § 522(d)(5)              |
| Bank of America<br>Line from Schedule A/B: 17.2   | \$10.00  | <input checked="" type="checkbox"/> \$10.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | 11 U.S.C. § 522(d)(5)              |
| Merrill Lynch<br>Line from Schedule A/B: 21.3   | \$21,684.00  | <input checked="" type="checkbox"/> \$21,684.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(12)             |
| Newport Retirement Services<br>Line from Schedule A/B: 21.2                             | \$7,040.00   | <input checked="" type="checkbox"/> \$7,040.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(12)             |
| IRS Tax Refund<br>Line from Schedule A/B: 28.1  | \$9,342.00   | <input checked="" type="checkbox"/> \$4,671.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(5)              |
| Life Insurance via Employer<br>*No Cash Surrender Value<br>Line from Schedule A/B: 31.1 | \$1.00   | <input type="checkbox"/><br><input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit             | 11 U.S.C. § 522(d)(7)              |

Debtor 1 Chad Richard Garrett  
Debtor 2 Melodie Jeanne Garrett

Case number (if known)

| Brief description of the property and line on<br><i>Schedule A/B</i> that lists this property | Current value of the<br>portion you own<br><br>Copy the value from<br><i>Schedule A/B</i> | Amount of the exemption you claim<br><br><i>Check only one box for each exemption.</i> | Specific laws that allow exemption |
|---|---|--|------------------------------------|
|---|---|--|------------------------------------|

3. **Are you claiming a homestead exemption of more than \$189,050**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Debtor 1 Chad Richard Garrett  
Debtor 2 Melodie Jeanne Garrett

Case number (if known)

**Fill in this information to identify your case:**

Debtor 1  
First Name Middle Name Last Name  
Debtor 2 Melodie Jeanne Garrett  
(Spouse if, filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA  
Case number (if known)

☐ Check if this is an amended filing

**Official Form 106C**

**Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property                    | Current value of the portion you own<br>Copy the value from <i>Schedule A/B</i> | Amount of the exemption you claim<br>Check only one box for each exemption.   | Specific laws that allow exemption |
|---|---|---|------------------------------------|
| <b>Debtor 2 Exemptions</b>  |   |   |                                    |
| 41 Walden Drive, Mountain Top, PA 18707<br>Luzerne County CMA less 10%<br>Line from <i>Schedule A/B</i> : 1.1 | \$252,000.00  | <input checked="" type="checkbox"/> \$11,218.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(1)              |
| 2017 Jeep Wrangler Sahara 49000 miles<br>Line from <i>Schedule A/B</i> : 3.2                                  | \$21,494.00   | <input checked="" type="checkbox"/> \$4,450.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(2)              |
| 2017 Jeep Wrangler Sahara 49000 miles<br>Line from <i>Schedule A/B</i> : 3.2                                  | \$21,494.00   | <input checked="" type="checkbox"/> \$1,065.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(5)              |
| 2017 Ford Fusion 100000 miles<br>Line from <i>Schedule A/B</i> : 3.3  | \$3,104.50  | <input checked="" type="checkbox"/> \$3,104.50<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(5)              |

Debtor 1 Chad Richard Garrett  
Debtor 2 Melodie Jeanne Garrett

Case number (if known)

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own<br><small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim<br><small>Check only one box for each exemption.</small>  | Specific laws that allow exemption |
|---|---|---|------------------------------------|
| Household Goods and Furniture<br>Line from Schedule A/B: 6.1                        | \$4,000.00  | <input checked="" type="checkbox"/> \$2,000.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(3)              |
| Electronics<br>Line from Schedule A/B: 7.1  | \$2,000.00  | <input checked="" type="checkbox"/> \$1,000.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(3)              |
| Clothing<br>Line from Schedule A/B: 11.2  | \$600.00  | <input checked="" type="checkbox"/> \$600.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 U.S.C. § 522(d)(3)              |
| Jewelry<br>Line from Schedule A/B: 12.2   | \$350.00  | <input checked="" type="checkbox"/> \$350.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 U.S.C. § 522(d)(4)              |
| Cash<br>Line from Schedule A/B: 16.2  | \$10.00   | <input checked="" type="checkbox"/> \$10.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | 11 U.S.C. § 522(d)(5)              |
| Bank of America<br>Line from Schedule A/B: 17.1                                     | \$248.00  | <input checked="" type="checkbox"/> \$124.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 U.S.C. § 522(d)(5)              |
| Bank of America<br>Line from Schedule A/B: 17.3                                     | \$30.00   | <input checked="" type="checkbox"/> \$30.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | 11 U.S.C. § 522(d)(5)              |
| Bank of America<br>Line from Schedule A/B: 17.4                                     | \$3.00  | <input checked="" type="checkbox"/> \$3.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit      | 11 U.S.C. § 522(d)(5)              |
| Police & Fire FCU<br>Line from Schedule A/B: 17.5                                   | \$30.00   | <input checked="" type="checkbox"/> \$30.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | 11 U.S.C. § 522(d)(5)              |
| Merrill Lynch<br>Line from Schedule A/B: 21.4                                       | \$56,143.00   | <input checked="" type="checkbox"/> \$56,143.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(12)             |
| Bank of America Pension Fund<br>Line from Schedule A/B: 21.1                        | \$36,052.00   | <input checked="" type="checkbox"/> \$36,052.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(12)             |
| IRS Tax Refund<br>Line from Schedule A/B: 28.1                                      | \$9,342.00  | <input checked="" type="checkbox"/> \$4,671.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(5)              |

Debtor 1 Chad Richard Garrett  
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Case number (if known)

| Brief description of the property and line on Schedule A/B that lists this property     | Current value of the portion you own<br><small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim<br><small>Check only one box for each exemption.</small>                                      | Specific laws that allow exemption |
|---|---|---|------------------------------------|
| Life Insurance via Employer<br>*No Cash Surrender Value<br>Line from Schedule A/B: 31.2 | \$1.00  | <input type="checkbox"/><br><input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(7)              |

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes